

P	r	d (payment)	n	t (year)	amount owed at the end of the year
10000.00	0.05	600	1	1	9900.00
9900.00				2	9795.00
9795.00				3	9684.75
9684.75				4	9568.99
9568.99				5	9447.44
9447.44				6	9319.81
9319.81				7	9185.80
9185.80				8	9045.09
9045.09				9	8897.34
8897.34				10	8742.21
8742.21				11	8579.32
8579.32				12	8408.29
8408.29				13	8228.70
8228.70				14	8040.14
8040.14				15	7842.14
7842.14				16	7634.25
7634.25				17	7415.96
7415.96				18	7186.76
7186.76				19	6946.10
6946.10				20	6693.40
6693.40				21	6428.07
6428.07				22	6149.48
6149.48				23	5856.95
5856.95				24	5549.80
5549.80				25	5227.29
5227.29				26	4888.65
4888.65				27	4533.09
4533.09				28	4159.74
4159.74				29	3767.73
3767.73				30	3356.12
3356.12				31	2923.92
2923.92				32	2470.12
2470.12				33	1993.62
1993.62				34	1493.30
1493.30				35	967.97
967.97				36	416.37
416.37				37	-162.81
-162.81				38	-770.95
How much did you pay?			21416		
How much in interest?			11416		

P	r	d (payment)	n	t (year)	amount owed at the end of the year
10000.00	0.05	800	1	1	9700.00
9700.00				2	9385.00
9385.00				3	9054.25
9054.25				4	8706.96
8706.96				5	8342.31
8342.31				6	7959.43
7959.43				7	7557.40
7557.40				8	7135.27
7135.27				9	6692.03
6692.03				10	6226.63
6226.63				11	5737.96
5737.96				12	5224.86
5224.86				13	4686.11
4686.11				14	4120.41
4120.41				15	3526.43
3526.43				16	2902.75
2902.75				17	2247.89
2247.89				18	1560.28
1560.28				19	838.30
838.30				20	80.21
80.21				21	-715.78
How much did you pay?		15280.21			
How much did you pay in interest?		5280.21			
		41.66666667			

P	r	d (payment)	n	MONTH	amount owed at the end of the month
10000.00	0.05	200	12	1	9841.67
9841.67				2	9682.67
9682.67				3	9523.02
9523.02				4	9362.70
9362.70				5	9201.71
9201.71				6	9040.05
9040.05				7	8877.72
8877.72				8	8714.71
8714.71				9	8551.02
8551.02				10	8386.65
8386.65				11	8221.59
8221.59				12	8055.85
8055.85				13	7889.41
7889.41				14	7722.29
7722.29				15	7554.46
7554.46				16	7385.94
7385.94				17	7216.71
7216.71				18	7046.78
7046.78				19	6876.15
6876.15				20	6704.80
6704.80				21	6532.73
6532.73				22	6359.95
6359.95				23	6186.45
6186.45				24	6012.23
6012.23				25	5837.28
5837.28				26	5661.60
5661.60				27	5485.19
5485.19				28	5308.05
5308.05				29	5130.16
5130.16				30	4951.54
4951.54				31	4772.17
4772.17				32	4592.06
4592.06				33	4411.19
4411.19				34	4229.57
4229.57				35	4047.19
4047.19				36	3864.06
3864.06				37	3680.16
3680.16				38	3495.49
3495.49				39	3310.05
3310.05				40	3123.85
3123.85				41	2936.86

2936.86				42	2749.10
2749.10				43	2560.55
2560.55				44	2371.22
2371.22				45	2181.10
2181.10				46	1990.19
1990.19				47	1798.48
1798.48				48	1605.98
1605.98				49	1412.67
1412.67				50	1218.55
1218.55				51	1023.63
1023.63				52	827.90
827.90				53	631.35
631.35				54	433.98
433.98				55	235.79
235.79				56	36.77
36.77				57	-163.08
How many years?		4.666666667			
How much did you pay?		11036.77			
Interest?		1036.77			
-\$299.71					

P	r	d (payment)	n	MONTH	amount owed at the end of the month
10000.00	0.05	299.71	12	1	9741.96
9741.96				2	9482.84
9482.84				3	9222.64
9222.64				4	8961.36
8961.36				5	8698.99
8698.99				6	8435.52
8435.52				7	8170.96
8170.96				8	7905.30
7905.30				9	7638.52
7638.52				10	7370.64
7370.64				11	7101.64
7101.64				12	6831.52
6831.52				13	6560.28
6560.28				14	6287.90
6287.90				15	6014.39
6014.39				16	5739.74
5739.74				17	5463.95
5463.95				18	5187.00
5187.00				19	4908.91
4908.91				20	4629.65
4629.65				21	4349.23
4349.23				22	4067.64
4067.64				23	3784.88
3784.88				24	3500.94
3500.94				25	3215.82
3215.82				26	2929.51
2929.51				27	2642.00
2642.00				28	2353.30
2353.30				29	2063.40
2063.40				30	1772.29
1772.29				31	1479.96
1479.96				32	1186.42
1186.42				33	891.65
891.65				34	595.65
595.65				35	298.43
298.43				36	-0.04